

In re:
Cecil L. Shamberger
Marie F. Shamberger
Debtors

Case No. 19-11655-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 13, 2023

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Cecil L. Shamberger, Marie F. Shamberger, 1101 S. Wilton St., Philadelphia, PA 19143-4239

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Mortgage Assets Management LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Mortgage Assets Management LLC bkgroup@kmlawgroup.com
JASON BRETT SCHWARTZ	on behalf of Creditor Philadelphia Federal Credit Union bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com
MARK A. CRONIN	on behalf of Creditor Mortgage Assets Management LLC bkgroup@kmlawgroup.com

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POLLY A. LANGDON

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

SHARON S. MASTERS

on behalf of Joint Debtor Marie F. Shamberger shmasters@hotmail.com G65312@notify.cincompass.com

SHARON S. MASTERS

on behalf of Debtor Cecil L. Shamberger shmasters@hotmail.com G65312@notify.cincompass.com

Scott F Waterman

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFmail@fredreiglech13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Marie F. Shamberger Cecil L. Shamberger <u>Debtor(s)</u>	CHAPTER 13
Mortgage Assets Management, LLC <u>Movant</u> Vs.	NO. 19-11655 AMC
Marie F. Shamberger Cecil L. Shamberger <u>Debtor(s)</u>	11 U.S.C. Section 362
Scott F. Waterman <u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$860.00**, which breaks down as follows:

Hazard Insurance disbursement in the amount of \$660.00 on October 4, 2022

Fees and Costs associated with the COD filing \$200.00

Total Post-Petition Arrears \$860.00

2. Debtor(s) shall cure said arrearages in the following manner:

a). Beginning on October 2023 and continuing through December 2023, until the arrearages are cured, Debtor(s) shall pay an installment payment of **\$286.67 for October 2023 and November 2023 and \$286.66 for December 2023** towards the arrearages on or before the last day of each month at the address below:

PHH Mortgage Services
PO Box 5435
Mount Laurel, NJ 08054

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice.

If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived .

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: September 21, 2023

/s/ Mark A. Cronin, Esquire

Mark A. Cronin, Esquire
Attorney for Movant

Date: 10/2/2023

/s/ Sharon S. Masters, Esquire

Sharon S. Masters, Esquire
Attorney for Debtor(s)

Date: 10/3/2023

/s/ Ann E. Swartz, Esq. for

Scott F. Waterman Esquire
Chapter 13 Trustee

Approved by the Court this 13th day of October, 2023. However, the court retains discretion regarding entry of any further order.



Bankruptcy Judge
Ashely M. Chan.